

Information to identify the case:

Debtor 1	Dionisio Barcacer	Social Security number or ITIN	xxx-xx-8840
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 18-18452-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dionisio Barcacer
aka Dionisio Balcacer

8/3/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dionisio Barcacer
 Debtor

Case No. 18-18452-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 41

Date Rcvd: Aug 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2018.

db
 517480362 Dionisio Barcacer, 483 Gardner Pl, Apt B, Hackensack, NJ 07601-6601
 Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040,
 Saint Louis, MO 63179-0040
 517480365 Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
 517480366 +Fith Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave SE,
 Grand Rapids, MI 49546-8803
 517480368 Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
 517480369 Rymr&flnign, Des Moines, IA 50306
 517480382 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,
 Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Aug 03 2018 23:40:55 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 03 2018 23:40:50 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Aug 04 2018 03:13:00 Synchrony Bank, c/o PRA Recievables Management, LL,
 POB 41021, Norfolk, VA 23541-1021
 517544146 EDI: PHINAMERI.COM Aug 04 2018 03:13:00 Americredit Financial Services, Inc.,
 Dba GM Financial, P.O Box 183853, Arlington, TX 76096
 517480348 EDI: PHINAMERI.COM Aug 04 2018 03:13:00 AmeriCredit/GM Financial, Attn: Bankruptcy,
 PO Box 183853, Arlington, TX 76096-3853
 517480350 EDI: BANKAMER.COM Aug 04 2018 03:13:00 Bk of Amer, PO Box 982238,
 El Paso, TX 79998-2238
 517480349 EDI: BANKAMER.COM Aug 04 2018 03:13:00 Bank of America, NC4-105-03-14, PO Box 26012,
 Greensboro, NC 27420-6012
 517480354 EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 517480351 EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capl/levtz, 90 Christiana Rd,
 New Castle, DE 19720-3118
 517480353 EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 517480352 EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One, PO Box 30253,
 Salt Lake City, UT 84130-0253
 517480355 EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517480356 EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517480357 EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One / Levitz, General Correspondence,
 PO Box 30285, Salt Lake City, UT 84130-0285
 517480358 EDI: CAPITALONE.COM Aug 04 2018 03:13:00 Capital One NA,
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
 517480359 EDI: CHASE.COM Aug 04 2018 03:13:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 517480360 EDI: CHASE.COM Aug 04 2018 03:13:00 Chase Card Services, Attn: Correspondence Dept,
 PO Box 15298, Wilmington, DE 19850-5298
 517480361 EDI: CITICORP.COM Aug 04 2018 03:13:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 517480363 EDI: TSYS2.COM Aug 04 2018 03:13:00 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
 517480364 +E-mail/Text: collectionbankruptcies.bancorp@53.com Aug 03 2018 23:41:33 Fifth Third Bank,
 Attn: Bankruptcy Department, 1830 E Paris Ave SE, Grand Rapids, MI 49546-8803
 517480367 EDI: PHINAMERI.COM Aug 04 2018 03:13:00 Gm Financial, PO Box 181145,
 Arlington, TX 76096-1145
 517480371 EDI: RMSC.COM Aug 04 2018 03:13:00 Synchb/Ashley Homestore, Attn: Bankruptcy,
 PO Box 965060, Orlando, FL 32896-5060
 517480372 EDI: RMSC.COM Aug 04 2018 03:13:00 Synchb/Guitar Center, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 517480374 EDI: RMSC.COM Aug 04 2018 03:13:00 Synchb/Walmart, PO Box 965024,
 Orlando, FL 32896-5024
 517480370 EDI: RMSC.COM Aug 04 2018 03:13:00 Synchb/ashley Homestore, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 517480373 EDI: RMSC.COM Aug 04 2018 03:13:00 Synchb/walmar, PO Box 965024, Orlando, FL 32896-5024
 517488134 +EDI: RMSC.COM Aug 04 2018 03:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517480376 EDI: RMSC.COM Aug 04 2018 03:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
 PO Box 965060, Orlando, FL 32896-5060
 517480375 EDI: RMSC.COM Aug 04 2018 03:13:00 Synchrony Bank/guitar center, Attn: Bankruptcy,
 PO Box 965060, Orlando, FL 32896-5060
 517480378 EDI: TDBANKNORTH.COM Aug 04 2018 03:13:00 Td Bank N.A., 32 Chestnut St,
 Lewiston, ME 04240-7744
 517480379 EDI: TDBANKNORTH.COM Aug 04 2018 03:13:00 Td Bank N.A., 70 Gray Rd,
 Portland, ME 04105-2019
 517480377 EDI: TDBANKNORTH.COM Aug 04 2018 03:13:00 Td Bank N.A., Attn: Bankruptcy, PO Box 1190,
 Lewiston, ME 04243-1190

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 41

Date Rcvd: Aug 03, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517480380 EDI: TDBANKNORTH.COM Aug 04 2018 03:13:00 Td Bank, N.A., Attn: Bankruptcy,
32 Chestnut St, Lewiston, ME 04240-7744
517480381 EDI: CITICORP.COM Aug 04 2018 03:13:00 Thd/Cbna, PO Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 34

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Fifth Third Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com
Kevin Gordon McDonald on behalf of Creditor Fifth Third Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rafael Gomez on behalf of Debtor Dionisio Barcacer gomez@gomezlegal.com,
G26361@notify.cincompass.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5